

# Innovation, versatility, genes keys to success of Kernaghan Adjusters

*President and CEO Patti Kernaghan told her father Stan, who founded the firm, that she'd give the adjusting business a year. She's now in her 17th.*

**T**he only thing harder than filling the shoes of the highly successful, goes a common wisdom, is filling a pair worn by a highly accomplished father.

Just ask Patti Kernaghan, the president & CEO of Kernaghan Adjusters, the mid-size, Canadian-owned independent created in Winnipeg by her late paterfamilias Stan in 1953.

Because not only was the founder of the first national, independently owned adjuster in the country an entrepreneurial marvel – starting 12 firms in all, including a security guard operation, a marine survey company, an investigations concern as well as seven travel agencies – he received the Distinguished Flying Medal and the Air Force Cross as a fighter pilot during the Second World War, a Manitoba boy whose exploits in the air above North Africa continue to fascinate military historians.

A hard act to follow.

By just about anyone's measurement, Patti Kernaghan, 50, has done her father proud, though the insurance industry was not her first career. After studying international relations at UBC, Kernaghan spent a decade in assorted management positions with the Bank of Montreal.

"When I was thinking of leaving the bank, Dad took me out to lunch and asked me to join the company. I said I'd give it a year. That was 17 years ago."

She began the arduous certification process and started working as a trainee adjuster in 1988. Later, as Director of Marketing, she helped implement standardized systems and procedures in the branches.

As VP Operations Kernaghan upgraded the firm's communications systems and introduced technological improvements and innovations.

Since assuming the presidency in 1993, succeeding Ron Newcomb (one of the firm's original adjusters), she has focused on the vision and direction of Kernaghan Adjusters within the market. She also oversees the marketing and administration of the operation's large claims management accounts.

What began more than half a century earlier with a small Prairie office and a part-time receptionist has swelled over the years to 60 employees, half of them adjusters working out of 11 offices from Halifax

to Victoria.

Kernaghan says predecessor Newcomb, now an indefatigable septuagenarian, was an instrumental force.

"Ron continued to advise us up until a few years ago. He's there as an anchor for me still."

Of her own tenure at the top, she said: "I'm very proud of the technological advancements we've made. We're a tight-knit, highly skilled group and technology has allowed us to operate more efficiently as a team.

"Our computerized management system, Kernaghan Electronic Adjusting, which is web-based, adds value to the adjusting process and will soon be open to our clients. It's not an off-the-shelf system."

And she believes it wise to keep the firm

small, national and versatile.

"I think we're seen as an alternative to the larger operations in Canada, many of them U.S.-owned. We're more flexible because we're not slowed down by the same hoops and whistles."

She was speaking from the firm's Vancouver headquarters, its walls showcasing the artwork of daughter Alexis, 29, and Patti's husband Pierre Coupey, a published poet, college instructor and founder of the literary and visual arts magazine *Capilano Review*. He was also a co-founder of Vancouver's *Georgia Straight*, the once-rambunctious counterculture weekly.

Kernaghan's second daughter, 15-year-old Neisha, "is a marvelous kid. One day she wants to be an international lawyer, the next day she wants to design cars."

The CEO's "free time" would seem an oxymoron considering her volunteer commitments, a trait also inherited from her father. She is the Western Regional Vice-Chair of the Insurance Institute of Canada,

a member of the University of Calgary's Insurance and Risk Management Advisory Board and a member of the Board of Trustees for the Insurance Dispute Resolution Services of B.C., to name just a few – and we do mean just a few, as she's also a past-president of the Insurance Institute of B.C., a current board member of Women in Insurance Cancer Crusade B.C. and the Insurance Industry Education

Initiate Committee.

Perhaps the easiest way to learn more is to pick up a telephone and dial S.J. Kernaghan Adjusters at 1-800-387-5677.

The firm's newly launched website is [www.kernaghan.com](http://www.kernaghan.com) **IW**



**Patti Kernaghan**



**Stan Kernaghan**